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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Roger Hoffman

Serial No.:	09/609,801	Examiner:	R. Weisberger
Filed:	July 3, 2000	Art Unit:	3624
For:	INTERNET EXPENSE ACCOUNT	Dated:	April 7, 2003

Assistant Commissioner for Patents
Washington, DC 20231

Response to Office Action

Sir:

The following is in response to the Office Action mailed November 5, 2002.

IN THE CLAIMS:

Claim 1, line 2, delete "encoded". A clean copy of claim 1, as amended is

enclosed herewith.

The Examiner has rejected claims 1-12 as being indefinite.

In claim 1, "encoded" is vague, indefinite and without particularity. Applicant has

deleted the term "encoded".

In claim 4, said system allowing said information to be transferred is vague and

indefinite. What structural element is this directed to? The claim recites that the system

of the present invention transfers information which is on the card to a text document

which is part of an e-mail server.

In claim 4, said text document being part of an email server is vague and indefinite. It is

not clear how this limits the text document. The text document being part of an e-mail